CLAIM AMENDMENTS

IN THE CLAIMS

This listing of the claims will replace all prior versions, and listing, of claims in the application or previous response to office action:

1-11. (Cancelled)

12. (Previously presented) A computer readable medium embodying a program of instructions, the program of instructions implementing a method for guiding a user through a transaction, the program of instructions operable to:

select an initial user interface (U/I) in response to establishment of a communication connection with the user wherein the initial U/I is characterized by a first gender and a first rate of speech;

prompt the user, in accordance with the initial U/I to select a transaction;

monitor at least one aspect of a user response to the prompt wherein said at least one aspect is selected from the group of aspects consisting of an inflection of the user's voice and a speed with which user transaction selection was uttered; and

based at least in part on the transaction selected and the monitored aspect, select a next U/I wherein the next U/I is characterized by a second gender and a second rate of speech, wherein the first and second genders and the first and second rates of speech may differ based at least in part on the monitored aspect.

13. (Previously presented) The computer readable medium of Claim 12, wherein the program of instructions is operable to select the initial U/I model based on at least one characteristic of the communication connection.

14.   (Previously presented) The computer readable medium of Claim 13, wherein the at least one communication connection characteristic is selected from the group of characteristics consisting of the user's telephone number, the user's IP address, the user's geographic location, the time of day at which the communication connection is established, and the telephone number called by the user.

15.   (Canceled)

16.   (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to summarize information gathered through at least one stage of the requested transaction.

17.   (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to suggest benefits to the user of user compliance with the instructions directed to completing a stage of the requested transaction.

18.   (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to gather information required to complete the requested transaction from a communication connection with the user.

19.   (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to adapt the selected U/I model to conform with at least one identified aspect of the requested transaction.

20.   (Original) The computer readable medium of Claim 12, further comprising the program of instructions operable to summarize and present for user confirmation, information collected through one or more stages of the requested transaction.

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21. (Previously presented) The computer readable medium of Claim 12, wherein the program of instructions are further operable to repeat the prompt, monitor, and select steps iteratively.

22. (Previously presented) A computer readable medium embodying a program of instructions implementing a transaction assisting module, the program of instructions operable to prompt a user to make a transaction selection, monitor one or more aspects of a response to the prompt wherein said one or more aspects are selected from the group of aspects consisting of an inflection of user's voice and a speed with which user transaction selection was uttered, select a user interface from a plurality of user interfaces based at least in part on the monitored aspects of the response, and repeat the prompt, monitor, and select steps iteratively for each of a plurality of stages of the transaction wherein the user interfaces are characterized by corresponding genders and a rates of speech and wherein the gender and rate of speech of a user interface influences the selection of the user interface.

23. (Previously presented) A method comprising:

responsive to detecting a communication connection with a user, selecting, based on a parameter associated with the communication connection, an initial user interface, presenting the selected user interface to the user, and prompting the user for an initial selection; and

responsive to receiving the initial selection, selecting, based on a responsiveness parameter associated with the initial selection, a next user interface from a plurality of user interfaces wherein the user interfaces are characterized by respective genders and rates of speech wherein said responsiveness parameter is selected from the group of parameters consisting of an inflection of the user's voice and a speed with which user transaction selection was uttered;

wherein selection of a user interface based on the responsiveness parameter is influenced by the gender and rate of speech of the user interface.

24. (Previously presented) The method of claim 23, wherein the parameter associated with the communication connection is selected from a group of parameters consisting of the user's telephone number, the user's IP address, the user's geographic location, the time of day at which the communication connection is established, and the telephone number called by the user.

25. (Canceled)

26. (Previously presented) The computer readable medium of claim 12, wherein the next U/I is further characterized by a plurality of prompts subsets, wherein each prompt subset is associated with a corresponding type of caller.

27. (Previously presented) The computer readable medium of claim 26, wherein the type of caller is selected from the group consisting of a novice caller and an expert caller.

28. (Previously presented) The computer readable medium of claim 26, wherein the type of caller is selected from the group consisting of a caller determined likely to benefit from relatively sympathetic prompts and a caller determined likely to benefit from relatively abrupt prompts.